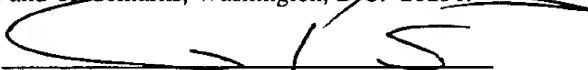


## CERTIFICATION UNDER 37 CFR §1.10

I hereby certify that this New Application and the documents referred to as enclosed herein are being deposited with the United States Postal Service on this date December 17, 1998, in an envelope bearing "Express Mail Post Office To Addressee" Mailing Label Number EE 358640836 US addressed to: Box Patent Application, Honorable Commissioner of Patents and Trademarks, Washington, D.C. 20231.

Ali Kamarei  
(Name of person mailing paper)

  
Signature

12/17/98  
1040 U.S. PTO  
09/215056  
12/17/98

SMARTTOUCH, Inc.  
46 Shattuck Square, Suite 12  
Berkeley, California 94704  
510-843-3034

Honorable Commissioner of Patents  
and Trademarks  
BOX PATENT APPLICATION  
Washington, D.C. 20231

Attorney's Docket No. STA-14

### NEW APPLICATION TRANSMITTAL

Sir:

Transmitted herewith for filing is the patent application of Inventor(s): David Ferrin Pare Jr., Ned Hoffman, Jonathan Alexander Lee, and Philip Dean Lapsley

Title: TOKENLESS FINANCIAL ACCESS SYSTEM

Enclosed are:

1. The papers required for a filing date under CFR §1.53(b):

44 Pages of specification (including 22 claim(s));  14 Sheets of drawings.  
 formal  
 informal

2.  Declaration or Oath

3.  Power of Attorney

4.  Assignment + cover sheet

5.  Fee Calculation

Amendment changing number of claims or deleting multiple dependencies is enclosed.

### CLAIMS AS FILED

	Filed	Extra	Rate	Basic Fee \$790
Total Claims	21-20	0	\$ 22.	\$ 22
Independent Claims	2-3	0	\$ 82.	\$ 0
Multiple Claims	-	-	\$ 270.	\$ 0

Filing Fee Calculation \$ 790.

6.  Small Entity Statement - verified statement enclosed.

50% Filing Fee Reduction (if applicable) \$ 395.

7.  Other Fees

Recording Assignment [\$40.00] \$ 40.00

Other fees

Specify \_\_\_\_\_ \$ \_\_\_\_\_

Total Fees Enclosed . . . . . \$ 435.

8. Payment of Fees

Check(s) in the amount of \$ 435, is enclosed.

Charge Account No.    in the amount of \$  . A duplicate of this transmittal is attached.

9.  The Commissioner is hereby authorized to charge any additional fees (or credit any overpayment) associated with this communication and which may be required under 37 CFR 1.16 or 1.17 to Deposit Account No. 19-3800. A duplicate sheet is attached.

10. Information Disclosure Statement

11. Return Receipt Postcard

12. Other: Specify Certification Under 37 CFR 3.73(B)

By: 

Name: Ali Kamarei

Registration No. 37,000

Dated: 12/17/98